

Information to identify the case:

Debtor 1	<u>Jordan David Chenette</u>		Social Security number or ITIN xxx-xx-9664
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Western District of Virginia		
Case number:	<u>20-50220</u>		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jordan David Chenette
dba Four Seasons Cleaning and Janitorial, Inc.,
dba Pool Cleaning and Repair, LLC, dba Sales
Unlimited LLC, dba Universal Consulting, LLC

6/16/20

By the court: Rebecca B. Connolly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Jordan David Chenette
Debtor

Case No. 20-50220-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-5

User: admin
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db +Jordan David Chenette, 407 Stonewall Street, Strasburg, VA 22657-2320
4886797 +ASP Franchising, LLC, 3986 Lake Street, Macon, GA 31204-2232
4886798 +Bank of America, P.O Box 15796, Wilmington, DE 19886-5796
4886806 +FCCI Insurance Group, 6300 University Parkway, Sarasota, FL 34240-7043
4886807 +Forrest Surprenant, 7258 Balwin Ridge Road, Warrenton, VA 20187-4514
4886808 +Four Seasons Cleaning and Janitorial Inc, 961 Russell Avenue, Suite A, Gaithersburg, MD 20879-3285
4886809 +Geico Commercial Auto, P.O. Box 822636, Philadelphia, PA 19182-2636
4886810 +Goldman Sachs Bank USA, P.O. Box 45400, Salt Lake City, UT 84145-0400
4886812 +HSBC Bank USA, N.A., P.O. Box 4657, Carol Stream, IL 60197-4657
4886813 +Justin DiBlassio, Esq., 7120 Samuel Morse Drive, Suite 300, Columbia, MD 21046-3423
4886818 +PNC Bank, P.O Box 747032, Pittsburgh, PA 15274-7032
4886816 +Pennymac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387
4886817 +Pie Insurance, 1615 L Street, NW, Washington, DC 20036-5750
4886819 +Pool Cleaning and Repair, LLC, 961 Russell Avenue, Suite A, Gaithersburg, MD 20879-3285
4886821 +TD Bank business line of credit, P.O. Box 5600, Lewiston, ME 04243-5600
4886822 +Universal Consulting, LLC, 407 Stonewall Street, Strasburg, VA 22657-2320
4886823 +Wells Business BKG Sup Grp, P.O. Box 202902, Dallas, TX 75320-2902
4886824 Wells Fargo, P.O Box 77033, Minneapolis, MN 55480-7733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
E-mail/Text: bankruptcy@alliantcreditunion.com Jun 17 2020 00:30:45 Alliant Credit Union,

4886793 E-mail/Text: bankruptcy@alliantcreditunion.com Jun 17 2020 00:30:45 Alliant Credit Union,
125 E Algonquin Rd, Arlington Heights, IL 60005
4886794 E-mail/Text: bankruptcy@alliantcreditunion.com Jun 17 2020 00:30:46 Alliant Credit Union,
P.O. Box 1666, Des Plaines, IL 60017-1666
4886795 +EDI: AMEREXPR.COM Jun 17 2020 04:28:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537
4886796 EDI: AMEREXPR.COM Jun 17 2020 04:28:00 Amex, P.O. Box 650448, Dallas, TX 75265-0448
4886799 +EDI: CAPITALONE.COM Jun 17 2020 04:28:00 Capital One Bank Usa N., P.O Box 30281,
Salt Lake City, UT 84130-0281
4886802 EDI: CITICORP.COM Jun 17 2020 04:28:00 Citi Cards, P.O. Box 70166,
Philadelphia, PA 19176-0166
4886803 +EDI: CITICORP.COM Jun 17 2020 04:28:00 Citicards Cbna, P.O Box 6217,
Sioux Falls, SD 57117-6217
4886792 +E-mail/Text: bkr@taxya.com Jun 17 2020 00:30:54 Commonwealth of Virginia, P.O. Box 2156,
Richmond, VA 23218-2156
4886805 EDI: DISCOVER.COM Jun 17 2020 04:28:00 Discover Financial Services LLC, P.O Box 15316,
Wilmington, DE 19850
4886804 +EDI: NAVIENTFKASMDOE.COM Jun 17 2020 04:28:00 Dept Of Ed/navient, P.O Box 9635,
Wilkes Barre, PA 18773-9635
4886811 +EDI: HFC.COM Jun 17 2020 04:28:00 HSBC Bank, P.O. Box 2013, Buffalo, NY 14240-2013
4886791 +EDI: IRS.COM Jun 17 2020 04:28:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
4886800 EDI: JPMORGANCHASE Jun 17 2020 04:28:00 Chase, P.O Box 15298, Wilmington, DE 19850
4886814 +EDI: NFCU.COM Jun 17 2020 04:28:00 Navy FCU, P.O. Box 3500, Merrifield, VA 22119-3500
4886815 +EDI: NFCU.COM Jun 17 2020 04:28:00 Navy Federal Credit Union, 820 Follin Lane,
Vienna, VA 22180-4907
4886832 +EDI: PRA.COM Jun 17 2020 04:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4886820 +EDI: RMSC.COM Jun 17 2020 04:28:00 Synchrony/PayPal MC, P.O Box 965005,
Orlando, FL 32896-5005
4886825 +EDI: WFFC.COM Jun 17 2020 04:28:00 Wells Fargo Auto, P.O. Box 17900,
Denver, CO 80217-0900

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4886801* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01,
MONROE LA 71203-4774
(address filed with court: Chase, P.O. Box 15298, Wilmington, DE 19850)

TOTALS: 0, * 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0423-5

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

Suad Bektic on behalf of Debtor Jordan David Chenette sbektic@newdaylegal.com,
bektic49876@notify.bestcase.com;rhonda@newdaylegal.com;jcmlaw123@gmail.com;robin@newdaylegal.co
m;christy@newdaylegal.com;sydney@newdaylegal.com
USTrustee USTPRRegion04.RN.ECF@usdoj.gov
W Stephen Scott(80) wsscott7@earthlink.net, VA01@ecfcbis.com

TOTAL: 3